

## **ABSTRACT**

*The rapid development of information technology in this era changed people's lifestyles. One of the changes is the payment system where payment systems are usually made using cash change with non-cash payments which are considered more practical, one of which is Ovo.*

*The model of consumer influencing's intention to use e-payment system is the development of the UTAUT theory that is used to investigate consumer interest in using e-payment technology in Indonesia to be used in this study. In this research model there are additional culture variables and perceived security variables.*

*Quantitative method is the method used in this study. The data collection tool used is a questionnaire with 18 statements distributed to 100 Ovo user respondents in Indonesia through google.docs. The results of the questionnaire are used to test the validity and reliability and are used as hypothesis testing data.*

*The results of the hypothesis test show that culture variables, performance expectancy, and social influence influence the intention to use Ovo, while the variable perceived security and effort expectancy does not affect the variable intention to use Ovo in Indonesia. In addition, the results of hypothesis testing indicate that the variable culture, perceived security, performance expectancy, effort expectancy, and social influence simultaneously influence the intention to use Ovo in Indonesia.*

*The theoretical aspect, it is expected that this research can be used as a reference for further research, namely any indicators that still attract consumers about their decision to use another e-payment product that is expected to be different from Ovo. It is expected that companies can consider better strategies to increase market share in accordance with current conditions.*

*Keywords: Model of consumer influencing factors intention to use e-payment system.*